Case 18-19975 Doc 1 Filed 07/17/18 Entered 07/17/18 15:05:21 Desc Main Page 1 of 8 Document Fill in this information to identify your case: NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: JUL 17 2018 Northern District of Illinois Case number (If known): Chapter you are filing under: JEFFREY P. ALLSTEADT, CLERK 🔏 Chapter 7 Chapter 11 INTAKE 3 ☐ Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/17 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. **Identify Yourself** Part 1: About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Middle name Bring your picture identification to your meeting Last name Last name with the trustee. Suffix (Sr., Jr., 11, 11) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name years Include your married or Middle name maiden names. ast name First name First name Middle name Middle name Last name Last name 3. Only the last 4 digits of xxx - xx - 99 < 0 your Social Security

(ITIN)

number or federal Individual Taxpayer Identification number

Case 18-19975 Doc 1 Filed 07/17/18 Entered 07/17/18 15:05:21 Desc Main Document Page 2 of 8

Debtor 1

Case number (if known)_

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business names or EINs. LDA Lnuestments Business name Foreigh Girlz Hair Bouti	I have not used any business names or EINs. For Swe Investments Business name Business name
	EIN — — — — — — — — — — — — — — — — — — —	EIN — — — — — — — — — — — — — — — — — — —
5. Where you live		If Debtor 2 lives at a different address:
	Number Street	Number Street
	Chicago IL 60620 City State ZIP Code	City State ZIP Code
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
. Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have fived in this district longer than in any other district. I have another reason. Explain.
		(See 28 U.S.C. § 1408.)

Doc 1

Filed 07/17/18

Entered 07/17/18 15:05:21 Page 3 of 8

Desc Main

Debtor 1

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file 🗖 Chapter 7 under ☐ Chapter 11 Chapter 12 Chapter 13 How you will pay the fee ☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 2 No Have you filed for bankruptcy within the Yes, District last 8 years? MM / DD / YYYY District MM / DD / YYYY 10. Are any bankruptcy ZÍ No cases pending or being ☐ Yes. Debtor filed by a spouse who is Relationship to you not filing this case with District you, or by a business Case number, if known MM / DD / YYYY partner, or by an affiliate? Relationship to you MM / DD / YYYY

11. Do you rent your residence?



Go to line 12.

Has your landlord obtained an eviction judgment against you?

- No. Go to line 12.
- Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.

Case 18-1997	75 Doc 1 Filed 07/17/18 Entered 07/17/18 15:05:21 Desc Main Document Page 4 of 8
Debtor 1 First Name Middle N	Case number (if known)
Part 3: Report About Any	Businesses You Own as a Sole Proprietor
12. Are you a sole proprietor of any full- or part-time business?	☐ Yes. Name and location of business
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or	Foreign Girlz Hair Boutique Name of business, Wany HIOT W. North Aue Number Street
LLC. If you have more than one sole proprietorship, use a	Chic Ab
separate sheet and attach it to this petition.	City State State ZIP Code
	Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
	Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above
3. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return of any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).	
For a definition of small business debtor, see 11 U.S.C. § 101(51D).	 No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
	Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
art 4: Report if You Own	or Have Any Hazardous Property or Any Property That Needs Immediate Attention
Do you own or have any property that poses or is alleged to pose a threat	No Ses. What is the hazard?
of imminent and identifiable hazard to public health or safety? Or do you own any	
property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	If immediate attention is needed, why is it needed?
	Where is the property? Number Street
	City State ZIP Code

Case 18-19975 Doc 1 Filed 07/17/18 Entered 07/17/18 15:05:21 Desc Main

Document Page 5 of 8

Debtor 1

First Name

Middle Name

Last Name

Asst Name

Asst Name

Last Name

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to	to receive a	briefing abou
credit counseling	because of:	. •

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after threasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

l am not required to	receive a	briefing	about
credit counseling b	ecause of	ί,	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-19975 Doc 1 Filed 07/17/18 Entered 07/17/18 15:05:21 Desc Main Document Rage 6 of 8

Debtor 1

16. What kind of debts do	16a. Are your debts prim	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8)			
you have?	No. Go to line 16b. Yes. Go to line 17.				
16b. Are your debts primarily business debts? Business debts are money for a business or investment or through the operation of the business.			s are debts that you incurred to obtain		
	No. Go to line 16c. Yes. Go to line 17.	opolation of the	e business of investment.		
	16c. State the type of debts y	ou owe that are not consumer debts or be	usiness debts.		
17. Are you filing under Chapter 7?	☐ No. I am not filing under (Chapter 7. Go to line 18.	to and a company to the still a sensitive and a policy and the still provide an application and a described an application and a sensitive (Takedi		
Do you estimate that a any exempt property is	administrative expens	Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?			
excluded and administrative expense are paid that funds will available for distribution to unsecured creditors	l be Yes				
18. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below	I have examined this petition, a	nd I declare under penalty of perjury that	the information resulted in the send		
For you	If I have chosen to file under Ct	napter 7, I am aware that I may proceed, i I understand the relief available under ea	if eligible, under Chanter 7, 11,12, or 13		
	If no attorney represents me an this document, I have obtained	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).			
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	with a bankrupicy case can rest	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.Q. §§ 152, 1341, 1519, and 3571.			
	Signature of Debtor 1	X Signature	of Debtor 2		
	Executed on	2018 Executed			

Case 18-19975 Doc 1 Filed 07/17/18

Pelicia M Smith

Entered 07/17/18 15:05:21 Desc Main Page 7 of 8

Case number (if known)_____

For you if you are filing this bankruptcy without an attorney

Debtor 1

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

os tammat that any state exemption laws that apply.			
Are you aware that filing for bankruptcy is a serious acconsequences?	ion with long-t	erm financial and legal	
☐ No ☑ Yes			
Are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or impriso	and that if you ned?	ir bankruptcy forms are	
☐ No ☐ Yes			
Did you pay or agree to pay someone who is not an atto	orney to help y	ou fill out your bankruptcy forms?	
Yes, Name of Person			
Attach Bankruptcy Petition Preparer's Notice, Dec	laration, and Si	gnature (Official Form 119).	
By signing here, I acknowledge that I understand the ris	ks involved in	filing without an attorney 1	
have read and understood this notice, and I am aware that filing a bankruptcy case without an			
attorney may cause me to lose my rights or property if I	do not properly	y handle the case.	
· I Smith x			
Signature of Debtor 1	Signature of De	btor 2	
Date T 17 156	Date	MM / DD / YYYY	
Contact phone 414-544-6332	Contact phone	WIWI DD / 11111	
Cell phone 544-6332	Cell phone	***************************************	
Email address dvegmbig 0715aya	403		
	Email address	A-1	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:)	
)	
Debtor (s))	Case No.
(-))	Chapter
)	

List of Creditors

ATAT (97207)	
Bankruptcy Department	
P.O. Box 309 Portland, DR	
City Of Chicago	
Department of Revenue Burous of Parking	
Bank Ruptcy 121 N Lasalle StRM 10	MA
Direct to UC	
P.O.B 16550	
Oreenwood, 10 80155	
Sprint Nextel Corresponden	CC
Attn: Bankruptry Dept	
DURK KIND PACK KS 2354)	